

SERFF Tracking #: ALSE-132264851

State Tracking #:

Company Tracking #: R51845: DRIVEWISE DEVICE
SUNSET

State: District of Columbia

Filing Company: Allstate Property and Casualty Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: APC PPA

Project Name/Number: Drivewise Device Sunset/RITM02690963

Filing at a Glance

Company: Allstate Property and Casualty Insurance Company

Product Name: APC PPA

State: District of Columbia

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Rule

Date Submitted: 02/14/2020

SERFF Tr Num: ALSE-132264851

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: R51845: DRIVEWISE DEVICE SUNSET

Effective Date 06/15/2020

Requested (New):

Effective Date 07/16/2020

Requested (Renewal):

Author(s): Jennifer Olson

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

State: District of Columbia
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: APC PPA
Project Name/Number: Drivewise Device Sunset/RITM02690963

General Information

Project Name: Drivewise Device Sunset

Project Number: RITM02690963

Reference Organization:

Reference Title:

Filing Status Changed: 02/14/2020

State Status Changed:

Created By: Jennifer Olson

Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Jennifer Olson

Filing Description:

With this filing, Allstate is proposing updates to the Drivewise® Program for the Allstate Property and Casualty Insurance Company Private Passenger Automobile program in the District of Columbia.

Allstate will no longer be using vehicle data as a way to earn rewards through the Drivewise program. Allstate will be transitioning all existing policyholders enrolled in the Drivewise device program, to the operator level Drivewise mobile program. The operator level mobile program allows policyholders the opportunity to earn rewards for safe driving behaviors. The Drivewise mobile program initially implemented under filing ALSE-129548693. There is no rate impact with this change.

This change will apply to new business written on or after June 15, 2020 and for renewals effective on or after July 16, 2020.

Company and Contact

Filing Contact Information

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Filing Company Information

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Insurance Company

2775 Sanders Rd.

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Northbrook, IL 60062

(847) 402-5000 ext. [Phone]

CoCode: 17230

Group Code: 8

Group Name: Allstate

FEIN Number: 36-3341779

State of Domicile: Illinois

Company Type: Property and
Casualty

State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	ALSE-132264851	State Tracking #:		Company Tracking #:	R51845: DRIVEWISE DEVICE SUNSET
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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Manual	Page 73-2	Replacement	ALSE-131683325	4. DC PPA APC R51845 Manual.pdf

Evaluation of Vehicle Performance Data

Drivewise policies effective on or after 01/16/2021 will not be evaluated using vehicle performance data as described below.

On the Performance Reward Date, each vehicle's performance data determines a Driving Score Percentage. The sum of each vehicle's Driving Score Percentage multiplied with its respective premium (round to two decimals) is divided by total policy premium to determine an average policy level Reward percentage (round to the nearest percentage). The Driving Score Percentages will be assigned as follows:

<u>Driving Score</u> <u>Group</u>	<u>Driving Score</u>	<u>Driving Score</u> <u>Percentage</u>
0	N/A	0%
1	100-150	26%
2	151-200	17%
3	201-225	14%
4	226-250	13%
5	251-275	11%
6	276-300	10%
7	301-325	9%
8	326-350	7%
9	351-375	6%
10	376-400	4%
11	401-425	3%
12	426-450	3%
13	451-475	3%
14	476-500	3%
15	501-525	3%
16	526-550	3%
17	551-575	3%
18	576-600	3%
19	601-625	3%
20	626-650	3%
21	651-675	3%
22	676-700	3%
23	701-725	3%
24	726-750	3%
25	751-800	3%
26	801-850	3%
27	851-900	3%
28	901-950	3%
29	951-1000	3%

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Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Filing Memo
Comments:	
Attachment(s):	3. DC PPA APC R51845 Filing Memo v2.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Tracked Manual
Comments:	
Attachment(s):	5. DC PPA APC R51845 Tracked Changes.pdf
Item Status:	
Status Date:	

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**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
DISTRICT OF COLUMBIA**

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ATTACHMENT I

Summary of Drivewise Program Changes

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
DISTRICT OF COLUMBIA**

SUMMARY OF DRIVEWISE PROGRAM CHANGES

With this filing, Allstate will be transitioning all policies currently enrolled in the Drivewise device program, which collects data through an electronic device plugged into a vehicle, to the Drivewise mobile program, which collects data through a mobile phone application. The Drivewise device program has been maintained for customers that were already enrolled when the Drivewise mobile program was introduced under SERFF filing ALSE-129548693. Discontinuing the Drivewise device program reduces inefficiencies from managing multiple Drivewise programs, while ensuring all policyholders have access to the latest Drivewise features and benefits.

With the discontinuation of the device program, Allstate will no longer evaluate policyholders using vehicle performance data as described in Rule 73. As of 12/31/2019, Allstate Property and Casualty Insurance Company in the District of Columbia had 63 policies enrolled in the Drivewise device program. These policyholders will automatically be converted into the mobile program at first renewal and will not be able to maintain or re-enroll in the device program. Impacted policyholders will receive a prorated cash reward based on their projected six-month cycle earnings.

Allstate will notify policyholders of the transition from the Drivewise device to mobile program with an insert in the renewal package. This insert will provide a notice of the Drivewise device program's discontinuation and will explain potential policy impacts to policies being transitioned. The insert will also detail new features available through the Drivewise mobile program including trip history, personalized driving feedback, and real-time alerts. Additionally, Allstate will be sending impacted policyholders email communications at renewal and providing the insured with instructions for downloading the mobile application and enrolling in the Drivewise mobile program.

ATTACHMENT II

Summary of Manual Changes

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
DISTRICT OF COLUMBIA**

SUMMARY OF MANUAL CHANGES

Rules Manual:

Page 73-2

- Added sentence noting vehicle performance data will no longer be used as a way to earn Drivewise Rewards.

Evaluation of Vehicle Performance Data

Drivewise policies effective on or after 01/16/2021 will not be evaluated using vehicle performance data as described below.

On the Performance Reward Date, each vehicle's performance data determines a Driving Score Percentage. The sum of each vehicle's Driving Score Percentage multiplied with its respective premium (round to two decimals) is divided by total policy premium to determine an average policy level Reward percentage (round to the nearest percentage). The Driving Score Percentages will be assigned as follows:

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15	501-525	3%
16	526-550	3%
17	551-575	3%
18	576-600	3%
19	601-625	3%
20	626-650	3%
21	651-675	3%
22	676-700	3%
23	701-725	3%
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